

# BOW ISLAND REVIEW.

VOL 5 NO. 41.

BOW ISLAND, ALBERTA, FRIDAY, NOV. 26, 1915.

SUBSCRIPTION \$1.50 A YEAR

## Grain. Grain. Grain

### E. C. LUDTKE & CO. GRAIN BUYERS

Write or wire us whenever you wish to sell your grain, on track or for future shipment, to the best advantage. We have connections with some of the largest export grain dealers in Canada - Duluth and Minneapolis.

We can give you service which you cannot get elsewhere. GET OUR DAILY MARKET QUOTATIONS. Others have made money by trading with us. Are you one of them.

TRY US.

## Grain. Grain. Grain

#### SYNOPSIS OF CANADIAN NORTH WEST LAND REGULATIONS.

**T**HE sale of land of a family, or any one, under 18 years of age, must be accompanied by a questionnaire of available Dominion land, in Manitoba, Saskatchewan or Alberta. Applicant must appear in person at the Dominion Lands Agency or Sub-Agency for the District. Entry by proxy may be made at any Dominion Lands Agency (but not sub-agency), on certain conditions.

**Duties**—Six months' residence upon and cultivation of the land in each of three years. A homesteader may live within nine miles of his homestead on a farm of at least 80 acres, on certain conditions. A habitable house is required except where residence is performed in the vicinity.

In certain districts a homesteader in good standing may pre-empt a quarter section alongside his homestead. Price \$2.00 per acre.

**Duties**—Six months' residence in each of three years after obtaining homestead patent; also 50 acres extra cultivation. Pre-emption patent may be obtained as soon as homestead patent, on certain conditions.

A settler who has exhausted his homestead right may take a purchase of homestead in certain districts. Price \$2.00 per acre. Duties—Must reside six months in each of three years, cultivate 50 acres and erect a house worth \$250.

The area of cultivation is subject to reduction in case of rough, scrubby or stony land.

Live stock may be substituted for cultivation under certain conditions.

**W. W. COPE, C.M.G.,**  
Deputy of the Minister of the Interior, N.W.—Unauthorized publication of this advertisement will not be paid for.

Union Sunday school is held in the Presbyterian church every Sunday at 11 a.m. Meth. odist church service at 7.30 p.m. Chas Bishop, pastor.

## Moving Notice

WE ARE NOW IN OUR STORE OPPOSITE FERNE BROS

Our stock of Christmas Goods has arrived—TOILET SETS, CUT GLASS, FANCY GOODS, DOLLS & TOYS in abundance. We are Headquarters for Santa Claus.

The Blaine Drug & Book Co.

### Here and There.

Russell Schonert accidentally fell off a water cart on Monday and fractured his arm.

Roy Collard had a bad tumble at the elevator on Wednesday. He miscalculated his step in getting out of a freight car, and sustained severe bruises to his shoulder and the right side of his body. Although not serious it is very painful, and will necessitate a little rest for a few days.

It is estimated that about 65 per cent. of the threshing at Bow Island is now completed. At Grassby Lake only about half the crop is threshed. Burdett has nearly 75 per cent. finished. Winnifred 40 per cent., and Whitby 70 per cent. From this it will be seen that the threshing outfits still have all kinds of work ahead of them.

J. M. Evans, north of Bow Island, called at The Review on Wednesday and left a cheque for \$5.00 for the Patriotic Fund. He accompanied it with the remark that he "wished it was for \$500." There spoke the loyal Canadian. Let us hope many more of his calibre will make a similar response during the next few days.

It is stated that the Canadian war loan, full particulars of which are given elsewhere in this issue, has been already over-subscribed. The loan is for \$50,000,000, and half of this amount was subscribed in Montreal. Three subscriptions of one million each have been announced. These are from the Imperial Oil Co., the Ford Motor Co., and a western insurance company.

It was our intention to have inserted a list this week of the names of those who have contributed to the Patriotic Fund. Pressure on our advertising space, however, compels us to postpone this until next week. Meantime we hope that some of those who have sought to deplete their bank balance to the extent of 50c or \$1.00, will give the matter a little more consideration and increase this amount. If 100,000 men are willing to sacrifice their lives for the cause of freedom, what should be said of the man who offers 50c.

The absence of A. W. Fuller from town this week for a few days has given rise to serious inquiries. On Monday he was seen returning from Burdett with a small bunch of cattle. Since then nothing has been heard of him. It is reported that his horse returned without its saddle, and investigation at the river revealed the fact that he had not been there since he departed on Monday.

Parties are now seeing the coolies and river banks. Letter—Purple Springs, Nov. 24th.—A. W. Fuller is here purchasing cattle for the Patriotic Fund. Make your purchase early.

A meeting will be held at the office of the secretary of the Bow Island Rural Municipality on Monday, December 6th, for the nomination of candidates for the next ensuing year.

An express parcel arrived here the other day from G. Beckett of the Bow Island Hardware Store, marked "Pashale goods." He was advised to open it up at once. Evidently something good. It was—there was a George was rather tickled to see him expecting his wife on the same train. Mrs. Beckett, however, arrived yesterday, and completed the family reunion by introducing two dogs.

### Forty-Mile Rural Municipality.

Proceedings of Council of the Rural Municipality of Forty Mile. Councillors present—Messrs. Walker, Halverson, Neil and Hanns. Minutes read and approved.

The following bills were passed:—

L. Smaile, services as weed inspector	40.00
P. R. Hoffer, services as weed inspector	48.00
Geo. Jenkins, services as weed inspector	17.50
Bow Island Review, printing	10.50
Western Municipal News, stationery	3.00
Guided Shatz, picking stone off road	6.00
Joe. Fischer, picking stone off road	10.00
E. F. Kirk, grading	25.00
Westfield S.D.	400.00
Sampson S.D.	250.00
Neighbourhood S.D.	200.00
Smulda S.D.	200.00
Remondre S.D.	200.00
Chin Conico S.D.	400.00
Downdale S.D.	225.00

The requisitions from other schools were ordered paid.

Motion to pay Dr. Poyntz three months' salary and Dr. McKee and Peterson two months' salary. Carried.

The place for holding nomination was fixed for Westfield on December 6th.

The following election officials were appointed:—

Returning officer, S. T. Eford.
Deputy returning officers—
Division No. 1—S. A. D. Jordan.
Division No. 2—T. M. Westbrook.
Division No. 3—M. Dykshorn.
Division No. 4—L. L. Longo.
Division No. 5—T. A. Sampson.
Division No. 6—Clarence Ambler.
Division No. 7—J. M. Githens.
Division No. 8—F. R. Hoffer.
Division No. 9—A. J. Halverson.
Division No. 10—J. M. Hanns.
Division No. 11—J. M. Githens.
Division No. 12—F. R. Hoffer.
Division No. 13—A. J. Halverson.
Division No. 14—J. M. Hanns.
Division No. 15—J. M. Githens.
Division No. 16—F. R. Hoffer.
Division No. 17—A. J. Halverson.
Division No. 18—J. M. Hanns.
Division No. 19—J. M. Githens.
Division No. 20—F. R. Hoffer.
Division No. 21—A. J. Halverson.
Division No. 22—J. M. Hanns.
Division No. 23—J. M. Githens.
Division No. 24—F. R. Hoffer.
Division No. 25—A. J. Halverson.
Division No. 26—J. M. Hanns.
Division No. 27—J. M. Githens.
Division No. 28—F. R. Hoffer.
Division No. 29—A. J. Halverson.
Division No. 30—J. M. Hanns.
Division No. 31—J. M. Githens.
Division No. 32—F. R. Hoffer.
Division No. 33—A. J. Halverson.
Division No. 34—J. M. Hanns.
Division No. 35—J. M. Githens.
Division No. 36—F. R. Hoffer.
Division No. 37—A. J. Halverson.
Division No. 38—J. M. Hanns.
Division No. 39—J. M. Githens.
Division No. 40—F. R. Hoffer.
Division No. 41—A. J. Halverson.
Division No. 42—J. M. Hanns.
Division No. 43—J. M. Githens.
Division No. 44—F. R. Hoffer.
Division No. 45—A. J. Halverson.
Division No. 46—J. M. Hanns.
Division No. 47—J. M. Githens.
Division No. 48—F. R. Hoffer.
Division No. 49—A. J. Halverson.
Division No. 50—J. M. Hanns.
Division No. 51—J. M. Githens.
Division No. 52—F. R. Hoffer.
Division No. 53—A. J. Halverson.
Division No. 54—J. M. Hanns.
Division No. 55—J. M. Githens.
Division No. 56—F. R. Hoffer.
Division No. 57—A. J. Halverson.
Division No. 58—J. M. Hanns.
Division No. 59—J. M. Githens.
Division No. 60—F. R. Hoffer.
Division No. 61—A. J. Halverson.
Division No. 62—J. M. Hanns.
Division No. 63—J. M. Githens.
Division No. 64—F. R. Hoffer.
Division No. 65—A. J. Halverson.
Division No. 66—J. M. Hanns.
Division No. 67—J. M. Githens.
Division No. 68—F. R. Hoffer.
Division No. 69—A. J. Halverson.
Division No. 70—J. M. Hanns.
Division No. 71—J. M. Githens.
Division No. 72—F. R. Hoffer.
Division No. 73—A. J. Halverson.
Division No. 74—J. M. Hanns.
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Division No. 77—A. J. Halverson.
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Division No. 82—J. M. Hanns.
Division No. 83—J. M. Githens.
Division No. 84—F. R. Hoffer.
Division No. 85—A. J. Halverson.
Division No. 86—J. M. Hanns.
Division No. 87—J. M. Githens.
Division No. 88—F. R. Hoffer.
Division No. 89—A. J. Halverson.
Division No. 90—J. M. Hanns.
Division No. 91—J. M. Githens.
Division No. 92—F. R. Hoffer.
Division No. 93—A. J. Halverson.
Division No. 94—J. M. Hanns.
Division No. 95—J. M. Githens.
Division No. 96—F. R. Hoffer.
Division No. 97—A. J. Halverson.
Division No. 98—J. M. Hanns.
Division No. 99—J. M. Githens.
Division No. 100—F. R. Hoffer.

Motion to pay the Union Bank \$500.—Carried.

Mr. Jas. R. Shaver addressed the Council in regard to organizing a committee for contributions to the Patriotic Fund by having a series of concrete throughout the Municipality. The following committee was appointed:—Councillors T. H. Walker, Geo. Milroy, A. J. Halverson, Jas. Neil, S. M. Hanns and I. N. Ambler, also Jas. R. Shaver, J. M. Githens, Wesley Potter, Emmanuel Brown, Fred R. Hoffer, J. D. Madill, August Flammie and M. L. Bowen.

Motion of adjournment to meet December 6th at 10 a.m.—Carried.

### RATEPAYERS! ATTEND THIS MEETING.

Once again we would direct the attention of the ratepayers of Bow Island to the annual meeting on Monday evening next in the L.O.O.F. hall. The members of the Town Council will each present a report relative to the work of his particular department during the past year, and the financial condition of the town will be fully gone into. Every resident who pays taxes should at least review some interest as to what is done with his money, and if anything in particular has met with his disapproval here is the opportunity presented to see how you make a full and perfect record. The Mayor has expressed the hope that the ladies equally with the men, will attend and give their views on any matter that especially interests them. The meeting of the School Trustees is also being called off after that of the Town Council.

### Support the Patriotic Fund. Give Liberally.

Support the Patriotic Fund. Give Liberally.

## Mr. Farmer,

Now is your time to get a new range--WE HAVE THE GOODS

Heaters Below Cost.

BOW ISLAND  
HARDWARE CO., LTD

F. W. BROWN, manager.

## Ratepayers,

IT IS RIGHT that you should devote a little attention to municipal politics. It is also right that you should devote a little time to study conditions as they actually prevail in Bow Island. Study everything—particularly Dyer's Store. This store, as you well know, has always catered in the best interests of its customers. It has studied the pocket always, and consequently, where have you found better goods, or where have you been offered goods of the same quality at such low prices.

We extend again the invitation to visit our store, glance over our varied stock,—especially our groceries—and frankly acknowledge that we "kind of surprised you."

T. W. DYER

GENERAL MERCHANT

BOW ISLAND

### Miscellaneous Adverts

#### LOST.

Between my place three miles south on the main road and the Bow Island gold badge with monogram AM on face and on the back A. Miller. Also a Waterman Fountain Pen. Finder will be suitably rewarded by returning same to Alfred Miller, sec. 14-15-16.

#### WANTED.

Wanted to buy a FLEMISH MILK COW.—E. W. Bromley, C.P.R.

#### For Sale—Cheap.

Lots 17 and 18, Block 10, Needham addition. Apply — Miss Ella Baker, Windy Ridge P.O., Alberta.

#### Sels School District No. 2775.

The Sels School District is now open to receive applications for the position of school teacher. For full information as to duties, salary, etc., apply to T. C. THOMPSON, Secretary, Bow Island, Alberta.

### A Little Saving is a Handy Thing

MAN Y a man has lost his chance to become independent by not having the ready money to take advantage of a really big opportunity. "Fortune knocks once at every man's door." Greet her with a Savings Account, and be ready for what she brings. One Dollar opens an account in the Savings Department.

THE British North America

70 Years in Business. Capital and Surplus \$7,000,000.

BOW ISLAND BRANCH

R. A. MAC LAREN, Manager

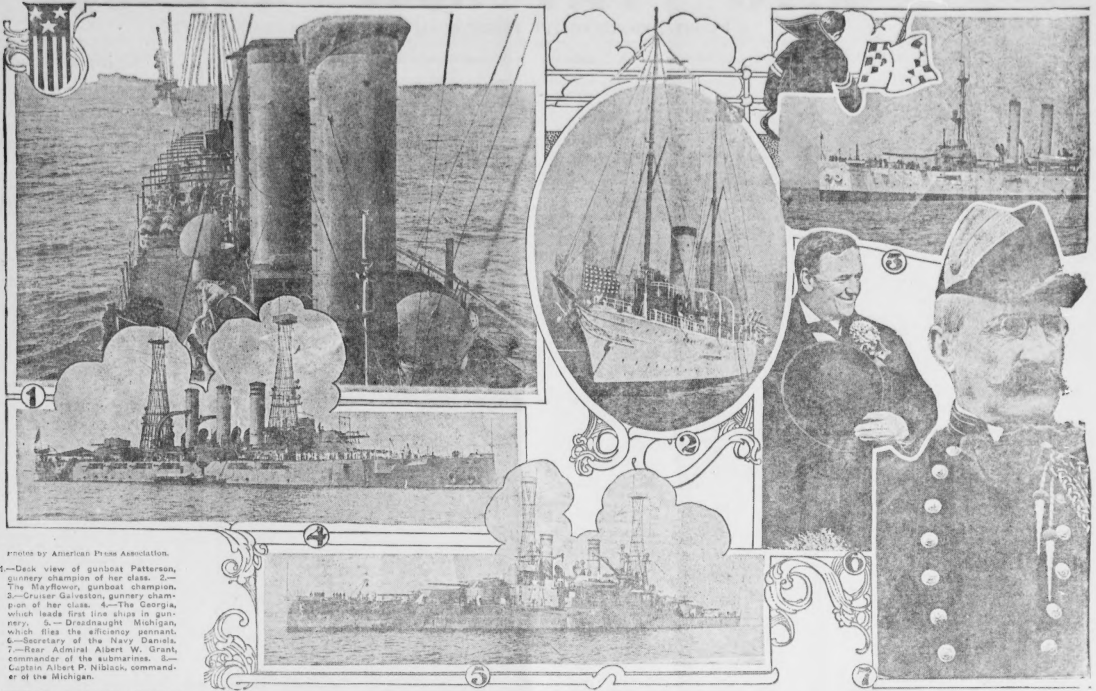








## DREADNAUGHT MICHIGAN CHAMPION UNITED STATES NAVY



photos by American Press Association.

1—Deck view of gunboat Patterson, gunnery champion of her class. 2—The Mayflower, gunboat champion of her class. 3—Cruiser Galveston, gunnery champion of her class. 4—The Georgia, which leads first line ships in gunnery. 5—Dreadnaught Michigan, which fills the efficiency pennant. 6—Secretary of the Navy Daniels. 7—Rear Admiral Albert W. Grant, commander of the submarines. 8—Captain Albert P. Niblack, commander of the Michigan.

THE dreadnaught Michigan, Captain Albert P. Niblack commanding, is the new battle champion of the United States navy, an honor held until a short time ago by the fleet flagship Wyoming.

The red pennant with the black ball in the center, which designates the champion, was recently hoisted down from the Wyoming and hoisted up on the Michigan.

The battle efficiency championship is the greatest of all fleet honors, and the Michigan is the first ship to win that honor twice. Six years ago she was the champion, when Captain N. B. Upham, now a rear admiral, was her commander.

The Michigan won the championship with a record of 73.414 points. The superdreadnaught Texas is second with 71.892, the battleship Georgia third with 71.191 and the Kansas fourth with 69.448. The New York stands eighth and the old champion, the Wyoming, ninth in the list of merit.

The destroyer Patterson is the battle champion of the vessels of that class with a record of 99.897. The McInnes is second with 95.272 and the Poughkeepsie third with 84.103. Of the submarine fleet, the battle efficiency championship has been won by the

K-8 with the wonderful record of 98.208, with the C-3 second with 77.018 and the H-3 third with 72.111.

Georgia Leads in Gunnery.

In gunnery alone the Georgia leads the first line ships with a record of 89.417, the Texas second with 87.888 and the Wyoming third with 81.323. The Michigan is fourth in gunnery with 83.114. The battle efficiency record is in everything—target work, torpedo work, day and night maneuvering and engineering efficiency.

The Patterson also holds the gunnery record of the vessels of the destroyer

classes with a percentage of 87.015. The Michigan and Poughkeepsie are second and third, respectively, with records of 72.837 and 71.191. The K-8 is the submarine gunnery champion with 89.425. The H-3 is second with 80.612 and the C-3 third with 74.289.

The cruiser Galveston is the cruiser gunnery champion with 84.172, while the Mayflower is the gunboat champion with an almost perfect record. The president's yacht is credited with 99.682.

To Detect Submarines.

The United States navy is working out at Fort Totten, New York, a system of submarine and warship detection for the defense of the American coast line similar to one which is credited with the destruction of scores of German submarines off the coast of England.

The European detectors were described by William Dugiller, an electrical engineer, who has been engaged in installing them along the French channel coast. He declares that sixty-five German submarines have been captured or destroyed.

The American system represents that to be similarly handled.

combination of many inventions gathered by the navy department. Its basic principle, like that of the one in use abroad, is the employment of microphones placed in the water which react to the shore the approach of hostile warships, either submarine or surface craft. The apparatus has been tested in Long Island sound, and other improvements are being added which will be followed by more extensive tests.

Captain F. O. C. Gardner, U. S. N., is in charge of the submarine defense work at Fort Totten.

In actual practice for the defense of New York harbor the entrance and for a considerable distance out to sea would be divided into imaginary squares, like a checkerboard. At a corner of each square would be anchored beneath the surface a microphone, an instrument identical in principle with the receiver of an ordinary telephone instrument. From these microphones wires would connect with a miniature checkerboard on shore corresponding to the imaginary checkerboard at sea and any approach would be instantly heralded.

## Old-Time Materials

OUR ancestors, the early sailors, were lighting candles, when they saw their chance to be laid in those days they were forced to shut it out in the end. All families were comfortably situated at all hours of the day and night. The materials used would today require the most diligent search, should we not for them. And to make what our own wisdom, we could hardly be expected to know whether we were getting what we asked for or not so completely have the old materials, such as druggist and linsey-woolsey, gone out of date. Druggist was a cloth of wool and silk, and sometimes of plain wool, serge was of wool, but rarely of any color but black. Linsey-woolsey was a thick linen cloth. Druggist was a coarse damask. Perpetua was a durable woolen fabric and calico was a kind of a sort of the old materials could come in the way with those we have today. I don't it, don't you?

## New Bombardments In Belgium Ruin Recent Repairs



Photo by American Press Association.

Cruella outside a ruined church at Benelux, Belgium. The cruella itself escaped injury.

WHILE the damage inflicted by the Germans who marched into Belgium is being repaired, it is everything that their big shells attack can never be replaced. Now it is the allies who are inflicting the destruction. And almost as fast as improvements are made they are again demolished. With the German, introduced

throughout the country, British and French armies are throwing millions of shells into the country in efforts to disclose the foe.

One of the most disastrous bombardments took place near the coast in the recent drive by the British.

But the traveler finds conditions in Belgium pretty much the same as before the war started except for the fact that all men have left. They are for the most part in the army. George B. McClellan of Princeton university made a trip through that country recently, and his descriptions of the actual conditions are interesting. He says:

"The railway fares have all been raised, as they have everywhere on the continent, and because of the lack of weight, as formerly, but at the rate of 2.10 francs per trunk. On the railways, as everywhere else in Belgium, both German and Belgian money circulates side by side at the rate of 1 mark equal to 1.35 francs. Once inside the Belgian frontier no further formality is necessary in moving from place to place unless one wishes to visit either the firing line or a fortress. In either of which events a further permission is necessary.

"Everywhere we went the land was well cultivated. Every inch of soil seemed to be employed, and there was certainly neither waste land nor were there crops rotting in the fields. There were more men of military age working on the farms than we had seen in either Germany, Switzerland or France. There is apparently no lack of cattle, sheep and poultry, although we saw no signs of the 18,000,000 pigs the Germans are alleged to have driven into Belgium to fatten the land. The cows grazing in the pastures seemed as sleek and numerous as usual. If the Germans have helped themselves to cattle, as has been charged, they have left a great number untouched.

"There were many soldiers in evidence, almost all middle aged men belonging to the landwehr. All the privates carrying their rifles when on leave as a precaution against attack, although few soldiers have been murdered since the early days of the occupation.

"Neither old and new newspapers are published in Brussels. All of the newspapers whose proprietors cared to continue them still appear, and in addition several new ones have been started. They are allowed to print the fellow wage bulletin and to comment with surprising freedom on the war news. While the amateur newspapers may not be read in Belgium, British newspapers are permitted, regardless of whether they are for or against Germany."

## American Invention, Steered In Air by Wireless

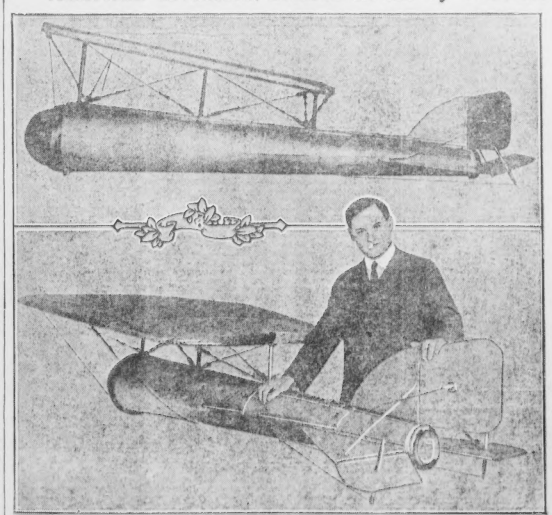


Photo by American Press Association.

George F. Russell and aerial torpedo he has invented







**TOO BUSY--**

TO WRITE AN ADVT. THIS WEEK.

**But Remember--**

REGINA WATCHES.

**B. L. JAMIESON**

Jeweller

Land Titles Act.

Application  
No. 118.**MORTGAGE SALE OF  
FARM PROPERTY.**

UNDER the powers of sale contained in the Land Titles Act, and pursuant to the directions of the Registrar for the South Alberta Land Registration District, there will be offered for sale by public auction, by A. L. Kewell, at his office, in the Village of Wainwright, in the Province of Alberta, at 2 o'clock p. m. on Saturday, the 11th day of December, A.D. 1915, the following property, namely: The South East Quarter of Section Twenty-eight (28), Township 10, Range Nine (9), West of the 4th Meridian, in the Province of Alberta, containing by advertisement One Hundred and Sixty (160) acres, more or less, adjoining onto the Majesty, Her Majesty's and Assiniboia, all mines and interests.

**TERMS.**

The Terms of Sale to be twenty per cent. (20%) cash at the time of the sale, and the balance according to the terms and conditions to be made known at the time of sale, or upon application to the undersigned Solicitors.

The above property will be offered for sale subject to a sealed Reserve Bid, and free from all encumbrances, save the exceptions, reservations and conditions in the original grant from the Crown, and any Seal Grain Lien in favour of the Crown that may be outstanding, and taxes for the current year.

The Vendor is informed that the above property is situated about six miles from the Village of Wainwright, Alberta, where there is a Post Office and a market, that all of the said lands are arable and upland, and that eighty-five (85) acres have been cultivated; that there are about two miles of fencing on same and the following buildings:—

1 story frame house, 10 ft. x 12 ft.  
1 story frame stable, 14 ft. x 21 ft.  
For further particulars and conditions of sale apply to the undersigned Solicitors.

Dated at Calgary, Alberta, this 9th day of November, A.D. 1915.  
CLARKE, CARSON & MACLEOD,  
Calgary, Alberta,  
Vendor's Solicitors.

Approved:—  
"W. Forbes"  
Registrar,  
South Alberta Land Registration District.

**Legal.**

**PROMISE & LYONS**  
Barristers, Solicitors, Notaries, Etc.  
J. B. Lyons,  
Bow Island every Thursday afternoon  
and Friday forenoon.  
TABER, ALTA.

**Dentistry.**

**D. H. J. CLARY WRAY** of Red Deer, will be at the Hotel May, Bow Island, on Monday, November 22nd, and stay till Tuesday town.

**OAK-TANNED  
LEATHER.**

You can build a house on a cheap foundation and it will last for some time, but the time will come when you will have to rebuild.

You may buy a harness made of inferior leather and it will last for some time, but it is false economy to build such houses and buy such harness.

There is as much difference between oak tanned leather and hickory, as there is between the old time oak tanned leather and the flimsy buildings of the present day.

I have secured a good supply of oak tanned leather which is being made into harness.

If you are needing harness secure it at once.

**Bow Island Saddlery****W. J. OLIVER, PROPRIETOR.**

# It's Nothing to Preach

**HOME-TRADING.** It's dead easy to advise customers to patronize home stores. It is not so easy, however, for every store to give valid reasons why the local merchant should be given the preference over outsiders. In our case, it is. We purchase for cash. We sell for cash. 'Twixt the two a deal of money is saved. Who gets the benefit? The merchant or the customer? They both benefit.

WE get the benefit in that we turn our goods over quicker. By quick selling we allow no goods to remain on our shelves from year to year --thereby deteriorating in quality.

OUR CUSTOMERS benefit by the lower price charged for our goods. A reduction effected by our ready cash buying.

REMEMBER THIS and you will be more than satisfied with our large store and the contents of the different departments.

We have just received a very nice line of Boy Scout and Girl Guide Shirts. These are splendid value. Every pair is guaranteed.

Also in our Cookery Department a large number of Dinner Sets. For quality and price they are not excelled anywhere.

A large and varied assortment of Beds, Springs, Mattresses, etc., at very low prices.

## HOAGLIN'S DEPARTMENTAL STORE

**WAR LOAN**

# Dominion of Canada

**Issue of \$50,000,000 5 per cent Bonds Maturing 1st Dec. 1925**

REPAYABLE AT PAR AT

OTTAWA, HALIFAX, ST. JOHN, CHARLOTTETOWN, MONTREAL, TORONTO, WINNIPEG, REGINA, CALGARY, VICTORIA.

INTEREST PAYABLE HALF-YEARLY—1st JUNE, 1st DECEMBER.

**ISSUE PRICE 97½**

A FULL HALF YEAR'S INTEREST WILL BE PAID ON 1st JUNE, 1916.

THE PROCEEDS OF THE LOAN WILL BE USED FOR WAR PURPOSES ONLY.

In the event of future issues (other than issues made abroad) being made by the Government, for the purpose of carrying on the war, bonds of this issue will be accepted at the issue price, 97 1/2, plus accrued interest, as the equivalent of cash for the purpose of subscriptions to such issue.

THE MINISTER OF FINANCE offers herewith on behalf of the Government the above named Bonds for subscription at 97 1/2 payable as follows:—

10	per cent on application.
7½	" " 3d January, 1916.
20	" " 1st February, 1916.
20	" " 1st March, 1916.
20	" " 1st April, 1916.
20	" " 1st May, 1916.

The instalments may be paid in full on and after the 3rd day of January, 1916, under discount at the rate of four per cent per annum. All payments are to be made to a chartered bank for the credit of the Minister of Finance. Failure to pay any instalment when due will render previous payments liable to forfeiture and the allotment to cancellation.

Applications, accompanied by a deposit of ten per cent of the amount subscribed, must be forwarded through the medium of a chartered bank. The bank will issue a provisional receipt.

This loan is authorized under Act of the Parliament of Canada and both principal and interest will be a charge upon the Consolidated Revenue Fund.

Form of application may be obtained from any branch of any chartered bank in Canada, and at the office of any Assistant Receiver General in Canada.

Subscriptions must be for even hundreds of dollars.

In case of partial allotments the surplus deposit will be applied towards payment of the amount due on the January instalment.

Script certificates payable to bearer will be issued, after allotment, in exchange for the provisional receipts.

When the script certificates have been paid in full and payment has been made to the bank receiving the money, they may be exchanged

for bonds with coupons attached, payable to bearer or registered as to principal, and for fully registered bonds without coupons.

Delivery of script certificates and of bonds will be made through the chartered banks.

The interest on the fully registered bonds will be paid by cheque, which will be remitted by post. Interest on bonds with coupons will be paid on surrender of coupons. Both cheques and coupons will be payable free of exchange at any branch of any chartered bank in Canada.

Holders of fully registered bonds without coupons will have the right to convert into bonds with coupons, payable to bearer or registered, without payment of any fee, and holders of bonds with coupons will have the right to convert, without fee, into fully registered bonds without coupons at any time on application in writing to the Minister of Finance.

The issue will be exempt from taxes—including any income tax—imposed in pursuance of legislation enacted by the Parliament of Canada.

The bonds with coupons will be issued in denominations of \$100, \$500, \$1,000. Fully registered bonds without coupons will be issued in denominations of \$1,000, \$5,000 or any authorized multiple of \$5,000.

Applications will be made in due course for the listing of the issue on the Montreal and Toronto Stock Exchanges.

The loan will be repaid at maturity at par at the office of the Minister of Finance and Receiver General at Ottawa, or at the office of the Assistant Receiver General at Halifax, St. John, Charlottetown, Montreal, Toronto, Winnipeg, Regina, Calgary or Victoria.

The books of the loan will be kept at the Department of Finance, Ottawa.

Recognized bond and stock brokers will be allowed a commission of one-quarter of one per cent on allotments made in respect of applications which bear their stamp.

**Subscription Lists will close on or before 30th November, 1915.**

Finance Department, Ottawa, 22nd November, 1915.